

Public Agencies

Estimated Impact Fact Sheet Blue Shield Basic Plan

Benefit Design Options	% Premium Impact	2007 Total Program Savings*	2007 Annual Member Premium Savings (if member contribution is 80%)**		
			Single	Two Party	Family
Office Visit Copay (\$10 to \$15)	-1.39%	\$20,553,048	\$58.19	\$116.39	\$151.31
Preventive Office Visit Copay (\$10 to \$0)	0.29%	-\$4,288,046	-\$12.14	-\$24.28	-\$31.57
Package: Office Visit Co-pay with Free Preventive Visits	-1.10%	\$16,265,002	\$46.05	\$92.11	\$119.74
Emergency Room Copay (\$50 to \$75)	-0.30%	\$4,435,910	\$12.56	\$25.12	\$32.66
Urgent Care Copay (\$25 to \$15)	0.02%	-\$295,727	-\$0.84	-\$1.67	-\$2.18
Package: Emergency Room and Urgent Care Change	-0.28%	\$4,140,182	\$11.72	\$23.45	\$30.48
Pharmacy Copay: Retail Brand (\$15 to \$20)	-0.92%	\$13,603,456	\$38.52	\$77.03	\$100.15
Pharmacy Copay Mail Order: Brand (\$25 to \$40); Non-Preferred (\$75 to \$90)	-0.15%	\$2,217,955	\$6.28	\$12.56	\$16.33
Total Savings***		\$36,226,596			

Annual Member Savings (if member contribution is 80%):	Single	Two Party	Family
	\$102.57	\$205.15	\$266.69

* Based on CalPERS 2007 Expenditures Basic Report.

** Total employee savings if all members received 20% employer contribution rate.

*** Total savings includes only staff recommendations.

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Estimated Impact Fact Sheet

Kaiser Basic Plan

Benefit Design Options	% Premium Impact	2007 Total Program Savings*	2007 Annual Member Premium Savings (if member contribution is 80%)**		
			Single	Two Party	Family
Office Visit Copay (\$10 to \$15)	-1.19%	\$17,578,794	\$45.89	\$91.78	\$119.31
Preventive Office Visit Copay (\$10 to \$0)	0.48%	-\$7,090,606	-\$18.51	-\$37.02	-\$48.13
Package: Office Visit Copay with Free Preventive Visits	-0.71%	\$10,488,188	\$27.38	\$54.76	\$71.19
Emergency Room Copay (\$50 to \$75)	-0.13%	\$1,920,372	\$5.01	\$10.03	\$13.03
Urgent Care Copay (\$10 to \$15)	0.00%	\$0	\$0.00	\$0.00	\$0.00
Package: Emergency Room and Urgent Care Change	-0.13%	\$1,920,372	\$5.01	\$10.03	\$13.03
Pharmacy Copay: Retail Brand (\$15 to \$20)	-0.44%	\$6,499,722	\$16.97	\$33.93	\$44.12
Pharmacy Copay Mail Order: Brand (\$25 to \$40); Non-Preferred (\$75 to \$90)	Not Applicable. Kaiser retail pharmacy provides up to a 100 day supply of medications.				
Total Savings***		\$18,908,283			

Annual Member Savings (if member contribution is 80%):	Single	Two Party	Family
	\$49.36	\$98.72	\$128.33

* Based on CalPERS 2007 Expenditures Basic Report.

** Total employee savings if all members received 20% employer contribution rate.

*** Total savings includes only staff recommendations.

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Estimated Impact Fact Sheet

WHA Basic Plan

Benefit Design Options	% Premium Impact	2007 Total Program Savings*	2007 Annual Member Premium Savings (if member contribution is 80%)**		
			Single	Two Party	Family
Office Visit Copay (\$10 to \$15)	-1.70%	\$1,411,408	\$64.60	\$129.21	\$167.97
Preventive Office Visit Copay (\$10 to \$0)	0.58%	-\$481,539	-\$22.04	-\$44.08	-\$57.31
Package: Office Visit Copay with Free Preventive Visits	-1.12%	\$929,869	\$42.56	\$85.12	\$110.66
Emergency Room Copay (\$50 to \$75)	-0.44%	\$365,306	\$16.72	\$33.44	\$43.47
Urgent Care Copay (\$20 to \$15)	0.02%	-\$16,605	-\$0.76	-\$1.52	-\$1.98
Room and Urgent Care Change	-0.42%	\$348,701	\$15.96	\$31.92	\$41.50
Pharmacy Copay: Retail Brand (\$15 to \$20)	-0.65%	\$539,656	\$24.70	\$49.40	\$64.22
Pharmacy Copay Mail Order: Brand (\$25 to \$40); Non-Preferred (\$75 to \$90)	-0.47%	\$390,213	\$17.86	\$35.72	\$46.44
Total Savings		\$2,208,438			

Annual Member Savings (if member contribution is 80%):	Single	Two Party	Family
	\$101.08	\$202.17	\$262.82

* Based on CalPERS 2007 Expenditures Basic Report.

** Total employee savings if all members received 20% employer contribution rate.

*** Total savings includes only staff recommendations.

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Estimated Impact Fact Sheet PERS Choice Basic Plan

Benefit Design Options	% Premium Impact	2007 Total Program Savings*	2007 Annual Member Premium Savings (if member contribution is 80%)**		
			Single	Two Party	Family
Office Visit Copay (\$10 to \$15)	Not Recommended				
Preventive Office Visit Copay (\$10 to \$0)	Not Recommended				
Emergency Room Copay (\$50 to \$75)	-0.10%	\$917,668	\$4.33	\$8.65	\$11.25
Urgent Care Copay	Not Recommended				
Pharmacy Copay: Retail Brand (\$15 to \$20)	-0.16%	\$1,468,269	\$6.92	\$13.84	\$18.00
Pharmacy Copay Mail Order: Brand (\$25 to \$40); Non-Preferred (\$75 to \$90)	-0.69%	\$6,331,909	\$29.85	\$59.70	\$77.62
Total Savings		\$8,717,846			

	Single	Two Party	Family
Annual Member Savings (if member contribution is 80%):	\$41.10	\$82.20	\$106.86

* Based on CalPERS 2007 Expenditures Basic Report.

** Total employee savings if all members received 20% employer contribution rate.

*** Total savings includes only staff recommendations.